



Order Filed on March 11, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

**McCABE, WEISBERG & CONWAY, LLC**  
**By: Lauren M. Moyer, Esq. (Atty.**  
**I.D.#LMM2332)**

**216 Haddon Avenue, Suite 201**  
**Westmont, NJ 08108**  
**856-858-7080**

Attorneys for Movant: CTF Asset Management,  
LLC

IN re:

George J Droste aka Geoarge Droste aka  
George Robert Droste, Jr. aka George R  
Droste, Jr. aka George Robert Droste aka  
George R Droste  
Debtor

Case No.: 17-32114-VFP  
Chapter: 13  
Hearing Date: March 5, 2020  
at 10:00 a.m.  
Judge: Vincent F. Papalia

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING MOTION TO VACATE STAY  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through three (3) is

hereby **ORDERED**  
**DATED: March 11, 2020**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia", is written over a horizontal line.  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

Applicant: CTF Asset Management, LLC  
Applicant's Counsel: Lauren M. Moyer, Esq.  
Property Involved ("Collateral") 19 Yale Terrace, Belleville, New Jersey 07109  
Relief Sought: ☒ Motion for relief from the automatic stay  
☐ Motion to dismiss  
☐ Motion for prospective relief to prevent imposition of automatic stay  
against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that the Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for 5 months, from October 1, 2019 to February 1, 2020
- ☒ The Debtor is overdue for 5 payments at \$1,677.96 per month.
- ☒ The Debtor is credited with a suspense balance of \$410.36.
- ☒ Applicant acknowledges receipt of funds in the amount of \$9,677.00 received after the motion was filed.

Total Arrearages Due: \$0.00

2. Debtor must cure all post-petition arrearages, as follows:

- ☒ Immediate payment shall be made in the amount of \$9,677.00. Payment has already been tendered by the Debtors.
- ☒ Beginning on April 1, 2020, regular monthly mortgage payment shall continue to be made in the amount of \$1,677.96.

3. Payments to the Secured Creditor shall be made to the following address(es):

- ☒ Immediate payment: FCI Lender Services, Inc.  
P.O. Box 27370  
Anaheim Hills, CA 92808
- ☐ Regular monthly payment: Same as above
- ☐ Monthly cure payment: Same as above

4. In the event of Default:

- ☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is

filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

☒ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. In the event the Debtor converts his/her case to a Chapter 11, the terms of the Order shall remain in full force and effect. In the event that the Debtor converts his/her case to a Chapter 7, Debtor shall cure all pre-petition and post-petition arrears within ten (10) days of conversion. Failure to cure the arrears shall constitute an event of default under this Order and Movant may certify default as set forth in paragraph 4 of this order.

6. Award of Attorneys' Fees:

☒ The Applicant is awarded attorney fees of \$350.00 and costs of 181.00.

The fees and costs are payable:

☒ through the Chapter 13 plan.

## Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
George J Droste  
DebtorCase No. 17-32114-VFP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Mar 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2020.

db +George J Droste, 19 Yale Terrace, Belleville, NJ 07109-2103

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 13, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2020 at the address(es) listed below:

Bruce H Levitt on behalf of Debtor George J Droste [blevitt@levittslafkes.com](mailto:blevitt@levittslafkes.com),  
[sslafkes@levittslafkes.com](mailto:sslafkes@levittslafkes.com); [lspercattorneys@gmail.com](mailto:lspercattorneys@gmail.com); [hbr69524@notify.bestcase.com](mailto:hbr69524@notify.bestcase.com); [lsbankruptcynotices@gmail.com](mailto:lsbankruptcynotices@gmail.com)

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
[dcarlon@kmlawgroup.com](mailto:dcarlon@kmlawgroup.com), [bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)

Lauren Moyer on behalf of Creditor CTF Asset Management, LLC [lmoyer@mwc-law.com](mailto:lmoyer@mwc-law.com),  
[nj-ecfmail@ecf.courtdrive.com](mailto:nj-ecfmail@ecf.courtdrive.com)

Marie-Ann Greenberg [magecf@magtrustee.com](mailto:magecf@magtrustee.com)

Melissa S DiCerbo on behalf of Creditor WVUE 2015-1 [nj-ecfmail@mwc-law.com](mailto:nj-ecfmail@mwc-law.com),  
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Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
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Steven Martino on behalf of Creditor Township of Belleville [SteveM@Iacullomartino.com](mailto:SteveM@Iacullomartino.com),  
[DawnP@Iacullomartino.com](mailto:DawnP@Iacullomartino.com)

U.S. Trustee [USTPRegion03.NE.ECF@usdoj.gov](mailto:USTPRegion03.NE.ECF@usdoj.gov)

TOTAL: 8